

Executive Summary

ES-05 Executive Summary – 24 CFR 91.200(c), 91.220(b)

1. Introduction

The City of Mount Vernon receives the Community Development Block Grant (CDBG) annually from the U.S. Department of Housing and Urban Development (HUD) for community development and affordable housing needs. The City is an entitlement community that has received CDBG funds since 2004. CDBG entitlement communities are those that receive direct allocations from HUD by a formula considering factors such as total population, poverty levels, and housing conditions. Periodically, as a condition of receiving this federal financial assistance, the City is required by the U.S. Department of Housing and Urban Development (HUD) to prepare a Consolidated Plan, or strategic plan covering a three- or five-year timeframe. The Consolidated Plan outlines the City's goals and objectives for the CDBG program. The City of Mount Vernon Five-Year Consolidated Plan covers the period from July 1, 2023, through June 30, 2028.

The Plan establishes a strategic course of action for housing and community development in the City of Mt. Vernon. Using the latest available data, this five-year planning document identifies priority housing, homelessness, special populations, public housing, and community development needs. The plan also considers market conditions for a range of housing characteristics, including the number of available housing units, cost and condition of housing, homeless facilities and services, special needs facilities and services, and barriers to affordable housing. The plan establishes general strategies for addressing those needs, and integrates the application, planning, and citizen participation requirements for CDBG.

Developed at the commencement of each Consolidated Plan term, the Strategic Plan serves as a guide for developing the Annual Action Plans. The Strategic Plan is designed to help achieve the following National Objectives:

CDBG Objectives

- Provide decent housing
- Create suitable living environments
- Expand economic opportunities

National Objectives

- Benefit low-income* persons

- Aid in the prevention or elimination of slums or blight
- Meet a need having a particular urgency

**For the purposes of the Strategic Plan , the term “low-/ moderate income” includes those households with income at or below 80 percent of the area median income, adjusted for household size, as published annually by HUD.*

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The five-year plan goals include (A) increasing the supply of affordable housing (B) maintaining existing affordable housing stock, (C) supporting public facilities for neighborhood revitalization, (D) increasing the supply of affordable owner-occupied housing through direct financial assistance to low-income homebuyers, (E) supporting efforts to reduce poverty, and (F) general planning and administration of the City's CDBG program. See the goals, objectives, and outcomes of these goals in the table below.

Mount Vernon Consolidated Plan Goals 2018-2022				5-Year (goals, housing targets, funding)					First Year 2018
Goal	Objective	Outcome indicator	Unit of measure	Goal	<30%AMI	30-50% AMI	50-80% AMI	Funding	Goal
Increase supply of affordable rental housing	Provide decent affordable housing	Rental units constructed	Housing unit	100	50	50	0	\$ 323,659	50
Maintain affordable housing stock	Create suitable living environments	Rental units rehabilitated	Housing unit	0	-				0
Support public facilities for revitalization	Create suitable living environments	Public facility	Persons assisted	3000	900	600	1500	\$ 538,000	3000
Increase supply of affordable owner-occupied housing	Provide decent affordable housing	Direct financial assistance to homebuyers	Households	20	0	4	16	\$ 500,000	4
Supportive efforts to reduce poverty	Create suitable living environments	Public service	Persons assisted	5000	5000	0	0	\$ 300,366	1000
Administration and planning	Administration	NA	NA	0	-	-	-	\$ 340,415	-
				Totals	5,950	654	1,516		4,054
				Percent of total goal	73.28%	8.05%	18.67%	\$ 2,002,440	

Strategic Plan Goals 2018-2022

3. Evaluation of past performance

The annual Consolidated Annual Performance Evaluation Reports identified the goals and accomplishments for the previous years against the outcomes expected in the 2018-2022 Consolidated Plan. In reviewing activities accomplished with its federal funding the last fiscal year, the City of Mount Vernon advanced its goals of increasing the capacity of housing and human service organizations to serve the homeless and to provide effective support services to priority low-income and homeless populations by conducting a balance of projects. The projects were selected based on consultation with local agencies and in response to the area's countywide Continuum of Care Plan. Along these lines, funds were allocated to public services provided to city residents by Community Action of Skagit County.

In addition, the City chose to focus attention and resources on the revitalization of one of its highest concentration low-income neighborhoods – the downtown area (Census Tract 9525, especially block group 3). Funds were allocated to implementing a flood hazard mitigation project to protect the neighborhood from catastrophic flooding from the adjacent Skagit River. A third focus for the City is the need for land acquisition for new, additional rental housing that can provide supportive housing for people who have experienced homelessness chronically.

4. Summary of citizen participation process and consultation process

The City consulted with key stakeholder groups and organizations in the process of developing this Consolidated Plan. The City consulted with the following community groups during preparation of the plan:

- Community Action of Skagit County
- Skagit County Public Health Department
- Housing Authority of Skagit County
- Home Trust of Skagit
- Catholic Housing Services

PUBLIC HEARING PROCESS: The first public hearing on the Consolidated Plan was held _____, following a public notice that was published in English and Spanish. The purpose of the hearing was to obtain the views of citizens and other interested parties on the housing and non-housing community development needs of the City before the draft 2023-2027 Strategic Plan and 2023 Action Plan were prepared.

The draft Consolidated Plan was made available for review and comment by the public between April 11, 2023, and May 11, 2023. The City Council held a public hearing on _____ the draft Plan prior to taking Council. The public was given the opportunity comment on the Consolidated Plan

5. Summary of public comments

The _____ Public Hearing comments included:

Public Hearing: No comments received.

6. Summary of comments or views not accepted and the reasons for not accepting them

No comments received were not accepted.

7. Summary

The City of Mount Vernon's Strategic Plan outlines the housing and community development goals and strategies to meet the priority needs with available resources. This Strategic Plan covers Program Years 2023-2027, the period from July 1, 2023, through June 30, 2028.

PRIORITIES: The level of need in a community typically exceeds the limited resources available to help meet those needs. The City uses these priorities and goals as a basis for determining the types of housing and community development programs the City will fund over the next five years with CDBG funds. The City has identified the following general priorities (not in order) for the use of CDBG funding.

Priority 1. Homelessness: The Washington State Legislature required all Counties to develop a ten-year plan to reduce homelessness. The City follows, by reference, Skagit County's Homeless Plan, including its goals and strategies. CDBG funds for public services can be used to address these needs.

Priority 2. Increase affordable housing supply: The cost of rental and homeowner housing is beyond the reach of many Mount Vernon households who are homeless or who are struggling with a severe housing cost burden, putting their future tenancy at risk. The City of Mount Vernon participated in the Skagit County Affordable Housing Advisory Committee process that generated a set of strategies to increase the supply of affordable housing, and the City has been part of the Skagit County Home Consortium since 2015. The City's CDBG program is part of the larger strategy as it relates to housing within Mount Vernon.

Priority 3. Public facilities to support revitalization: The opportunities for Downtown Mount Vernon revitalization are many and they promise to increase safety and create economic development opportunities that will increase employment and housing for LMI area residents. Some of the revitalization activities will require infrastructure upgrades or the development of new infrastructure (e.g. pedestrian mobility improvements, utilities, flood hazard mitigation facilities, etc.).

Priority 4. Preservation: Preservation strategies including home repairs are needed to maintain the stock of existing affordable housing resources.

Priority 5. Assist special needs populations: Public services are needed to help individuals and families with special needs obtain help with basic needs, food, housing, employment, health, and other services.

Priority 6. Administration and planning: Implementation of this consolidated plan requires certain administrative and planning activities including the development of the plan, environmental review of projects, subrecipient monitoring, development of fair housing information, and other activities required by law.

GOALS: Based on the needs, housing market analysis and priorities, the Strategic Plan proposes the following goals over the next five years:

- Maintain affordable housing stock
- Support public facilities for revitalization
- Increase supply of affordable owner-occupied housing
- Supportive efforts to reduce poverty
- Administration and planning

The Process

PR-05 Lead & Responsible Agencies - 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	MOUNT VERNON	
CDBG Administrator	MOUNT VERNON	Special Projects Manager
HOPWA Administrator		
HOME Administrator		
HOPWA-C Administrator		

Table 1– Responsible Agencies

Narrative

The CDBG program is administered through the City of Mt. Vernon Mayor's Office, with oversight and Management from the City Special Project Manager.

Consolidated Plan Public Contact Information

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PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)

1. Introduction

As part of this Consolidated Plan development, the City of Mount Vernon, Skagit County, and participating jurisdictions undertook an extensive outreach program to consult and coordinate with nonprofit agencies, affordable housing providers, and government agencies, and other entities. The outreach program is summarized in the Executive Summary and Citizen Participation sections of this Consolidated Plan.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).

During the development of the Consolidated Plan, the City and County Consortium consulted municipal officials, non-profit agencies, public housing agencies, community housing development organizations, governmental agencies, and the Continuum of Care in all three Consortium counties. The Consortium held two public hearings during the development of the Plan to identify needs and priorities, made the draft of the Plan available for a public review period, and held an additional public hearing during the public review period to review the draft findings and priorities. The City conducted Public Hearings to gain public input for the City's Plan that is incorporated into the Consortium's Plan. The Consortium also reviewed several community and regional plans (e.g. 10 Year Plans to End Homelessness; County and City Comprehensive Plans, HOME-ARP Allocation Plan).

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The City and Consortium have incorporated into its Strategic Plan, elements of the local Continuum of Care plans to end homelessness which comprise the blueprint for prioritizing the use of CDBG and HOME funds toward the goals of ending homelessness in the Consortium region. The City also reviewed and incorporated feedback from the Skagit/Island/ Whatcom Consortium HOME ARP Allocation Plan- This special plan was developed through a comprehensive planning process involving critical stakeholders, to establish needs and goals for populations experiencing homelessness or populations at risk of becoming homeless. The process involved direct outreach, surveys, and evaluation of data relative to specific HOME-ARP Qualifying Populations. In addition to gaining input from non-profit stakeholders serving qualified populations (homeless, at risk of homeless, domestic violence, stalking, or human trafficking survivors, other populations at risk of housing instability including veterans) , outreach was made to housing providers, housing authorities, fair housing providers, and organizations serving persons with disabilities.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

The City and Consortium coordinated with Skagit County Public Health Department, the Skagit County Skagit County Coalition to End Homelessness, and Community Action of Skagit County; Whatcom County Health Department and Whatcom Coalition to End Homelessness, Opportunity Council; and Island County Human Services are the organizations most responsible for using ESG funds and for administering HMIS for service providers who operate in the Consortium region. The Consortium incorporated their goals, strategies, activities, and outcomes in the Consolidated Plan.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2– Agencies, groups, organizations who participated

1	Agency/Group/Organization	Community Action of Skagit County
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meetings with staff and multi-agency meetings. Participated in committees where input was provided. Written feedback was also obtained. The City will continue coordination relative to public services.
2	Agency/Group/Organization	SKAGIT COUNTY
	Agency/Group/Organization Type	Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Health Health Agency Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	meetings with senior staff and multi-agency meetings. Anticipate increased coordination of homeless activities.
3	Agency/Group/Organization	Home Trust of Skagit
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participation in HOME Consortium Advisory Committee. Meeting staff and board members, and multi-agency meetings.
4	Agency/Group/Organization	Housing Authority of Skagit County
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Farm worker housing needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	HA staff attended High Needs Housing Committee, providing input to the group about HOME, and met with local agencies of opportunities to discuss possible opportunities to connect housing projects to HOME, emphasized the need to increase affordable housing stock.
5	Agency/Group/Organization	Catholic Housing Services of Western Washington
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless

What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Written feedback was requested. Catholic Housing Services is coordinating with the City and County regarding the development of a permanent supportive housing development in Mount Vernon.

Identify any Agency Types not consulted and provide rationale for not consulting

There is no Community-Based Development Organization (CBDO) or Neighborhood Revitalization Strategy Agency (NRSA) currently.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Skagit County Public Health Department	The Strategic Plan (in section SP-60) has adopted the major strategies of the 10-year Plan.
Building a Skagit Housing Affordability Strategy	Skagit County Public Health Department	long-term strategy for building a better, coordinated strategy for LMI-affordable homes and related issues
City by the River:Redevelopment Tools for Downtown	HUD OneCPD, Enterprise Community Partners	This report summarizes a technical assistance team's finding and suggests several strategies and tools that will help the City achieve its Downtown redevelopment goals.
Mount Vernon Downtown Development Strategy	City of Mount Vernon	This report updates the downtown redevelopment strategy in anticipation of the floodwall project being completed.
Downtown and Waterfront Master Plan Project	City of Mount Vernon	The Strategic Plan identifies Downtown Mount Vernon as a target area for revitalization and incorporates the major goals of public facilities (infrastructure) improvements.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Skagit County Housing Action Plan	Skagit County Council of Governments	SCOG is monitoring progress on the GMA requirement: plan for the availability of housing affordable to all economic segments of the community
Homelessness Plan		
Skagit County HOME – ARP Allocation Plan	Skagit/Island/Whatcom Consortium	The HOME ARP Allocation plan Identifies the need for affordable housing in Skagit County. It also identifies the need for shelter and services for HOME-ARP Qualifying Populations – Homeless, At Risk of Homelessness, Domestic Violence, Stalking, Human Trafficking Survivors, Other Populations at Risk of Housing Instability. QPs also include Veterans

Table 3– Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

The City of Mount Vernon and Skagit County coordinated efforts to host public hearings for this planning process with the other two counties in the Consortium and with the participating CDBG entitlement jurisdictions, Mount Vernon, and Anacortes. The development of the Consortium required Skagit County to develop and enter an Interlocal Agreement with all 19 participating jurisdictions as signatories. The local public housing authorities provided input for the Consolidated Plan and will, with continuation of their programs, address some of the identified housing needs in the Consortium area. In addition, member counties, towns and cities of the Consortium shared information and documents to support the planning process (e.g., Comprehensive Plan Housing Elements). Mt. Vernon partners with Skagit County whenever possible to share data, studies, and other relevant resources to ensure a seamless flow of information and services to low- and moderate-income persons in need. There is a recognition of the importance of regional coordination and approaches to addressing complex issues such as affordable housing, homelessness and large-scale infrastructure improvement projects.

Narrative

PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

Citizen participation efforts included direct outreach to organizations and stakeholder groups, public notices, including notices published in Spanish to accommodate the high percentage of Mount Vernon residents who have limited English Proficiency. In addition, direct contact was made community stakeholders and public services providers. The planned strategies and priorities for the consolidated plan included homeless strategies, affordable housing, and Downtown Mount Vernon redevelopment efforts. The strategies were established through the review of existing plans and public participation efforts, coordination with stakeholders along with the Consolidated Plan participation process.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Newspaper Ad	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	Notice of and Public Hearings. No responses directly to the ad, which was a public notice for both public hearings and for the public comment period.	See Executive Summary for summary of comments at public hearings		

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Public Hearing	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>		See Executive Summary for summary of comments at public hearings	N	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Public Hearing	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	Public Hearing	See Executive Summary for summary of comments at public hearing	None	

Table 4– Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The housing needs assessment overview is based on data from HUD, the US Census Bureau, Skagit County's Homeless Coalition and the annual Point-in-Time Homeless Census, Skagit County HOME-ARP Allocation Plan, Skagit County Affordable Housing Advisory Committee, and University of Washington's Real Estate Research Center.

One of the primary risk factors of homelessness and housing instability is severe housing cost burden, which is defined as a household having to pay 50% or more of total household income for housing costs. According to the HUD CHAS data, 40% of Mount Vernon's 3,685 low- to moderate-income (LMI) renter households have a severe housing cost burden. For 2,135 LMI owner households, 35% have a severe cost burden.

Altogether, 87% of LMI renters and 72% of LMI owners report having one or more of these severe housing problems: (1) lacks kitchen or complete plumbing, (2) severe overcrowding (>1.5 people per room), or (3) severe cost burden.

Skagit County's annual homeless census identified 321 people who were literally homeless, meaning they were living unsheltered (137) or sheltered in emergency shelter or transitional housing (184); six families with children were unsheltered during this time. A significant number of chronically homeless persons (78) were identified as part of this homeless population, with 73 of them living unsheltered.

Farm workers represent a special housing needs group in Mount Vernon. Farm labor continues to be an important component of the local and regional economy. However, farm workers continue to have a difficult time obtaining adequate and affordable housing due to low-income levels, language barriers, seasonal nature of their work and larger family size.

The 2010 Census identifies 4,019 people over the age of 64 living in the City of Mount Vernon, 13.4% of the city's population. Significant increases in the number of persons between the ages 55 - 69 occurred between 2000 and 2010, an 87% increase compared to only a 21% population increase overall. This indicates that the needs, including housing needs, will increase significantly as this baby boom cohort continues to age.

NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

Public facility needs – as they relate to the priorities of the Consolidated Plan – are described in detail in the City's Downtown and Waterfront Master Plan. Topping the list of necessary public facilities is the completion of the floodwall, which is the primary means of flood hazard mitigation necessary for the safety of residents and to encourage private redevelopment investments that are needed to realize the City's vision for Downtown. The project will remove the downtown from the FEMA 100-year base flood elevation and will release pent up economic opportunities that are important to the City. The project is the key component of the comprehensive downtown redevelopment plan that is being used to guide public and private investments over the next 20 years. Other public facilities needed include pedestrian and circulation improvements, streetscape improvements, and public restrooms.

How were these needs determined?

The Master Plan was developed to guide the redevelopment that is anticipated after the flood protection measures identified in the Flood Protection Alternatives Environmental Impact Statement (EIS). The Master Planning work also includes a transportation analysis, market analysis, financial feasibility analysis and economic impact study.

This planning process has resulted in the preparation of a coordinated implementation and funding strategy to guide the investment of public and private resources over the next twenty years and will serve as a catalyst for a series of redevelopment activities in the downtown area.

Input from the community has been a key part of the process, and opportunities for public involvement were provided. The waterfront redevelopment and downtown master plan project create a significant opportunity for the City to recreate a vibrant, attractive riverfront and remove a major barrier to investment in the downtown area. A key element of the master planning process was the creation of a Citizen Advisory Group (CAG) comprised of downtown business leaders, property owners, and other local stakeholders. In addition to CAG meetings, the public involvement process included four public meeting/open houses and seven City Council briefings.

The City produced a Downtown Development Strategy in 2017 to leverage the investments from the Flood Protection Project and to continue work from prior plans and studies, to assess development opportunities in downtown, identify key catalyst sites, and craft a strategy and implementation plan to jumpstart development.

Describe the jurisdiction's need for Public Improvements:

- Adequate parking and potentially a downtown structured parking facility(ies)
- Streetscape and sidewalk improvements
- Public art
- River activities
- Public restrooms
- Public dock

How were these needs determined?

The needs were the result of the Downtown Development Strategy . The Downtown Strategy identified infrastructure improvements as a high priority need. The City of Mt. Vernon has historically used HUD 108 Loans for larger scale infrastructure projects. The City anticipates using a portion of its CDBG funds to repay the most recently received HUD 108 loan.

Describe the jurisdiction's need for Public Services:

The City provides CDBG funding assistance for public (human) services to low-income persons, and households in the City. The City has funded public services in two areas: Housing Resource Center and Information and Referral.

How were these needs determined?

The needs have been determined through the process of stakeholder consultation, Citizen Participation, and public comment.

Based on the needs analysis above, describe the State's needs in Colonias

Not Applicable

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Since 1980, both the City of Mount Vernon and Skagit County have experienced significant growth. The construction of new housing units in the City have not kept pace with the rise in population. Between 2000 and 2010, Mount Vernon's population grew by 21.0%, a slightly lower increase than that of housing units (24.5%). As during the previous decade, Mount Vernon's growth rates in terms of population and housing units are higher than those of Skagit County as a whole.

The overall mix of Mount Vernon's housing stock has not changed much since the year 2000, with 60% of the housing stock consisting of single-family units (primarily detached). Approximately 31% of occupied housing units are multi-family units, and the remainder (9%) are mobile homes or other types of housing (RV's, boats, etc.).

The proportion of occupied housing in Mount Vernon that is owner-occupied has decreased only slightly since 1980 from 60% to 58%. There is considerable variation in the proportion of homeownership among the five census tracts, ranging from a low of 40% in tract 9522 to a high of 85% in tract 9526.

The renter-occupied housing is predominantly within units with 2 or fewer bedrooms (67%). Conversely, owner-occupied housing is overwhelmingly in housing units with 3+ bedrooms (76%). The age distribution of owner-occupied housing is nearly identical to that of renter-occupied housing with 15% of each built before 1950.

On average, median household income has not kept pace with rising housing costs. The median value of homes sold between 2000 and 2009 increased 66%, and the average rent during that time increased 22%. Meanwhile, median family income increased by just 17% during the same period.

Apartment vacancy rates and rental prices (for Skagit County) are routinely reported by Washington Center for Real Estate Research (University of Washington). Over a six-year period from 2007 to 2012, overall apartment average rent prices increased 5.5% from \$725 to \$765. The price increase was steeper for 2-bedroom units (9.2%) than for 1-bedroom units (3.4%).

Vacancy rates reported indicate that the market for all apartments, including 1- and 2-bedroom units has tightened, with the lowest vacancy rates during the six-year period: 2.3% for all apartments, 1.7% for 1-bedroom units and 2.2% for 2-bedroom units. These low vacancy rates may be the result of strong population growth while there was a significant decrease in new construction of housing units because of the great recession.

Vacancy rates below 4% tend to indicate economic distress in the market, a recession, and/or a lack of available housing units for the local population.

Farm workers represent a special housing needs group in Mount Vernon. Farm labor continues to be an important component of the local and regional economy. However, farm workers continue to have a difficult time obtaining adequate and affordable housing due to low-income levels, language barriers, seasonal nature of their work and larger family size.

According to the Skagit Valley Farmworker Housing Trust Advisory Council's 2010 – 2015 Strategic Plan, "An estimated 800 additional units of safe, affordable farmworker housing are needed, causing severe hardships for farmworkers and their families who must live in unaffordable, overcrowded and/or substandard housing. These existing housing conditions jeopardize the skilled, stable workforce that Skagit County's economy needs."

MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

Mount Vernon is the capital city of one of America's most spectacular and diverse landscapes, surrounded by some of the nation's most productive farms, forests and fisheries. For many years, downtown Mount Vernon was the center of the County's economic life as well as the seat of its government. But for the past several decades the danger of catastrophic floods has forced the city to turn its back to the river and stymied development in the city's downtown. Now the community has created a visionary plan that promises to transform those conditions, turn the Skagit River from a constant threat to an enormous asset, and reunite the City with its riverfront. With a new flood protection system and Riverfront Park at its center, downtown will again be able to grow, meeting a portion of the county's need for housing and jobs, and by helping to meet that need, relieve development pressure on the surrounding farms and forests.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	699	281	6	3	-3
Arts, Entertainment, Accommodations	1,399	1,168	13	12	-1
Construction	887	907	8	9	1
Education and Health Care Services	1,875	2,558	17	26	9
Finance, Insurance, and Real Estate	526	452	5	5	0
Information	194	157	2	2	0
Manufacturing	1,843	933	17	9	-8
Other Services	454	672	4	7	3
Professional, Scientific, Management Services	607	388	6	4	-2
Public Administration	0	0	0	0	0
Retail Trade	1,692	1,781	15	18	3
Transportation and Warehousing	349	297	3	3	0
Wholesale Trade	435	305	4	3	-1

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Total	10,960	9,899	--	--	--

Table 5 - Business Activity

Data Source: 2009-2013 ACS (Workers), 2013 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	14,434
Civilian Employed Population 16 years and over	12,791
Unemployment Rate	11.38
Unemployment Rate for Ages 16-24	17.59
Unemployment Rate for Ages 25-65	8.47

Table 6 - Labor Force

Data Source: 2009-2013 ACS

Occupations by Sector	Number of People
Management, business and financial	2,384
Farming, fisheries and forestry occupations	502
Service	1,589
Sales and office	3,365
Construction, extraction, maintenance and repair	1,461
Production, transportation and material moving	815

Table 7 – Occupations by Sector

Data Source: 2009-2013 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	8,710	71%
30-59 Minutes	2,780	23%
60 or More Minutes	837	7%
Total	12,327	100%

Table 8 - Travel Time

Data Source: 2009-2013 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	2,022	204	875
High school graduate (includes equivalency)	2,495	449	788
Some college or Associate's degree	3,607	546	1,417
Bachelor's degree or higher	2,037	84	505

Table 9 - Educational Attainment by Employment Status

Data Source: 2009-2013 ACS

Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	128	637	384	484	412
9th to 12th grade, no diploma	883	566	381	649	283
High school graduate, GED, or alternative	1,087	1,223	1,091	1,466	1,159
Some college, no degree	982	1,238	760	1,736	1,116

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Associate's degree	192	457	488	947	338
Bachelor's degree	73	581	328	767	589
Graduate or professional degree	0	142	122	708	380

Table 10 - Educational Attainment by Age

Data Source: 2009-2013 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	20,551
High school graduate (includes equivalency)	29,114
Some college or Associate's degree	32,457
Bachelor's degree	37,118
Graduate or professional degree	54,041

Table 11 – Median Earnings in the Past 12 Months

Data Source: 2009-2013 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The largest employment sectors for Mount Vernon's 9,899 jobs include education and health care services (16%), manufacturing (16%), retail trade (15%), arts, entertainment, and accommodations (12%), and construction (8%).

According to the Washington Regional Economic Analysis Project (REAP), Skagit County's employment growth rate of 0.48% trailed the statewide overall average of 1.28% over 2007-2016, and its 1.91% growth rate also trailed Washington's statewide average of 2.60% over 2016. Accordingly, Skagit County is among the twenty-six counties classified as "*Lagging*" in that its employment growth recorded below the Washington average in 2016 and its longer-term average also posted below that of the average statewide over 2007-2016.

Describe the workforce and infrastructure needs of the business community:

The threat of flooding on the Skagit River and location of downtown within the FEMA 100-year floodplain has posed a major barrier to investment in downtown Mount Vernon and limits the City's ability to develop a comprehensive redevelopment plan for its historic downtown area. To improve the economic viability of commercial development and to increase safety for residents, the City has completed a new flood control measure that will remove downtown from the 100-year flood plain as designated by the Federal Emergency Management Agency (FEMA).

Mount Vernon has responded to the technology infrastructure needs of the business community by implementing a City-wide fiber optic network ring to provide reliable, high-speed connections that are needed to support economic development. This system will give customers a choice of providers, and a variety of high-capacity data transport products for enhanced telecommunications services. The City's system provides a competitive advantage to this region with access to cutting edge technology and a state-of-the-art telecommunication infrastructure that make companies more productive and efficient.

Other infrastructure needs of the downtown area, as expressed in the downtown master plan include:

- Develop a pedestrian-oriented downtown where people are encouraged to circulate on foot.
- Encourage a mixture of land uses, including public open space, shoreline recreational, cultural, and institutional uses integrated with revenue producing uses that may include office, retail, restaurant, hotel, entertainment, and residential uses.
- Accommodate an overall increase in residential density to provide a greater level of around-the-clock activity, support existing businesses, and improve the general economic vitality of downtown.
- Provide sufficient and conveniently located parking without compromising the overall pedestrian friendly environment.
- Accommodate vehicular circulation while providing pedestrian-friendly streets.
- Preserve and build upon the existing historic character of downtown.
- Provide more open space and public amenities downtown.
- Encourage multi-modal transportation by developing improved connections across the river, to regional trails, and to Skagit Station.
- Encourage the use of sustainable design principles in both public and private developments.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

The City of Mount Vernon has adopted a Master Plan for the Waterfront and Historic Downtown Area that will provide a guide for development and investment over the next 20 years and presents an economic development opportunity in Downtown Mount Vernon. The Downtown and Waterfront Master Plan is designed to build on and enhance existing retail activity along First Street, create a vibrant, attractive waterfront and downtown, with increased public access to the shoreline, new and improved public amenities, and mixed-use redevelopment that will generate new jobs and create housing while preserving the character of downtown Mount Vernon. The City is encouraging the following Downtown development opportunities:

- Hotel
- Downtown mixed use and high-density housing
- Expansion of retail and office development
- Waterfront development

Implementation of the downtown and waterfront master plan is projected to accommodate over 1,000 new, ongoing jobs after 20 years. The largest category of jobs is retail, followed closely by office jobs. In addition to the ongoing jobs, there would be new construction jobs. The level of development activity will support approximately 750 annual full-time equivalent construction jobs. The jobs identified above represent direct jobs downtown. In addition, there would be indirect and induced jobs (the multiplier effect) as employers and workers spend money in the community. For every retail or office job, there would be an additional 0.4 to 0.9 indirect or induced job within the county.

The Northwest Workforce Council indicates the need for bilingual and bicultural workforce "is an opportunity for minority and underrepresented youth to enter the labor market in high wage, high skill jobs if they are provided the necessary career education, academic preparation and technical training." Providing supportive services to low-income households to achieve self-sufficiency should be a priority. Childcare was identified as the number one barrier to self-sufficiency by Workforce Council staff based on their work with clients. Education is a key component of the Workforce Council's Strategic Goals.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

The Northwest Workforce Council indicates the need for bilingual and bicultural workforce "is an opportunity for minority and underrepresented youth to enter the labor market in high wage, high skill jobs if they are provided the necessary career education, academic preparation and technical training." Providing supportive services to low-income households to achieve self-sufficiency should be a priority. Education is a key component of the Workforce Council's Strategic Goals.

The Workforce Council identifies 22% of the jobs in the region may require a high school diploma or GED certificate; 34% of the jobs require a high school diploma and some vocational training or job-related course work; 29% of the jobs require training in vocational schools, related on-the-job experience, or an associate's degree; 11% of the jobs require a four-year bachelor's degree; and 5% of the jobs a require a bachelor's degree but may require graduate work.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Skagit Valley College (SVC) embraces a strategic priority to align educational programs with regional and state workforce and economic development strategies. SVC's President's Roundtable on Workforce Development provides an opportunity to develop a program mix representative of identified skills gaps and industry needs. SVC offers 26 two-year degree programs and 61 certificate programs with an emphasis in Health Science, Human Services and Public Resources, and Business clusters. SVC continues to expand nursing and allied health, welding, and manufacturing, composites, and marine programs. Reflective of local industry, SVC hosts the Northwest Center of Excellence for Marine Manufacturing and Technology. The college has invested in making education possible for students less prepared for college level work by using I-BEST instructional delivery to support students in eight programs.

Apprentice training: Training for apprentices is offered at Bellingham Technical College and Skagit Valley College. Examples of courses offered include: Industrial Trade Math; Basic Mechanics for Electricians; Welding; Blueprint Reading; Basic Electricity for Mechanics, Millwrights and Non-Electricians; Apprentice Painter; and Apprentice Carpentry. The Electrical, Plumbing, Pipefitting, and Carpentry Technical Training Centers for joint apprenticeship programs are in Skagit County.

One Stop Service Delivery System (WorkSource): The region's one-stop career development system (WorkSource Northwest) is a trusted source of employment and training services with one location in Mount Vernon.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

The most recent CEDS dates back to 2003, with an update in 2013. The economic development initiatives the City is undertaking within that Strategy are highly relevant to the priorities of this Consolidated Plan. Primarily, these are the activities associated with the revitalization of Downtown Mount Vernon, including public facility improvements to attract more private investment in business and housing.

Discussion

The City will collaborate and work with regional partners to address education, workforce development and infrastructure needs in our community. The City will target CDBG resources toward downtown revitalization to help implement the consolidated plan goals that are consistent the downtown and waterfront master plan.

Broadband and Resiliency Requirements

According to broadband data from the Federal Communications Commission, broadband access is available across all of Skagit County. However, rural areas of the county face few and sometimes only one option for Internet Services Providers, and a lack of access to higher-speed, high-capacity broadband networks. This creates a disparity in access for rural residents compared to residents of larger municipalities, which should be considered and addressed in the context of future housing and infrastructure development. Increasing competition among ISPs in these areas, and access to high-capacity broadband networks, will support economic development in rural communities.

Skagit County stakeholders have undertaken the Skagit County Community Fiber Strategic Plan, released in March 2017, which analyzes local broadband and fiber optic networks, and leads local strategies to address fiber optic infrastructure needs. Community stakeholders involved in the development of this plan include Skagit County, the Port of Skagit, and the Economic Development Alliance of Skagit County. The primary goal of this plan is to guide development of a countywide, carrier grade, open access fiber optic network that will deliver affordable high speed internet access to the citizens of Skagit County for the purposes of economic development, education, public health and safety, and transportation. The plan identifies the following Action Items as key Next Steps:

1. Adopt Interlocal Agreement and Scope of Work.
2. CERB Planning Grant will be used to refine business model inside communities.
3. Construct fiber network consistent with plan.

4. Incorporate strategic planning recommendations into partnership comprehensive planning documents.

Skagit County is vulnerable to a variety of natural hazard risks, including floods, earthquakes, and volcanic eruptions. Although a specific plan has not yet been created to address disaster resiliency concerns, a process has been developed so that these issues, and others relevant to housing for the community of Skagit County citizens is being addressed. Skagit County Public Health has recently formed an Incident Management Team (IMT) and will be focusing their effort on developing the Emergency Support Function (ESF) 6 – Mass Care, Emergency Assistance, Temporary Housing, and Human Services Annex during the next budget period (June 30, 2018 -July 1st, 2019). This annex will be integrated in the County Comprehensive Emergency Management Basic Plan (CEMP) which is currently being updated by the Skagit County Department of Emergency Management.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

Census Tract 9523 (NE part of City bounded on the south by East Division Street and on the west, primarily, by North Laventure Road) has 43% renter households and 45% have one or more severe housing problems (compared to 35% for the City as a whole); 29% of renter households here have >50% housing cost burden (compared to 23% for the City as a whole). "Concentrated" is defined as 51% or higher. The area of this census tract cataloged as 9523.01 is 67.7% LMI households.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

Census Tract 9525 that primarily includes the Downtown neighborhood and bounded on the west by the Skagit River, the south by West Blackburn Road, the north by West Fir Street, and the east by North 8th Street (for the northern part of the tract), South 9th Street (for the central part of the tract), and South 4th Street (for the southern part of the tract). This area has a high concentration of LMI households and the highest concentration of persons over 5 years old who do not speak English at all (15%, compared to only 7% for the City as a whole). This census tract is 57.5% LMI households.

Census Tracts 9522 (NW part of city bounded on the south by East Fir Street and on the east by North Laventure Road) has the highest concentration of persons living below the poverty threshold (22.4% compared to 16.5% for the City as a whole). "Concentrated" is defined as having a higher proportion than the City as a whole. This census tract is 59.6%, the area with the second highest concentration of LMI households.

What are the characteristics of the market in these areas/neighborhoods?

Census Tract 9522 has the highest proportion of renter households (62% compared to only 40% for the whole City), and 48% of households have a housing cost burden. In Census Tract 9525 50% are renter households and 21% of renters have a severe housing cost burden.

Are there any community assets in these areas/neighborhoods?

Low-income, subsidized housing developments are concentrated in Census Tracts 9522 and 9523, providing some relief for low-income families who may otherwise experience severe housing cost burden. Skagit Valley College's main campus is also located in this region of the City.

Census Tract 9525 includes the Downtown neighborhood, a focal point for local commerce, employment, recreation, and an area that has great potential to draw more visitors due to Skagit River waterfront and plans for redevelopment. This neighborhood is also home to several special needs and

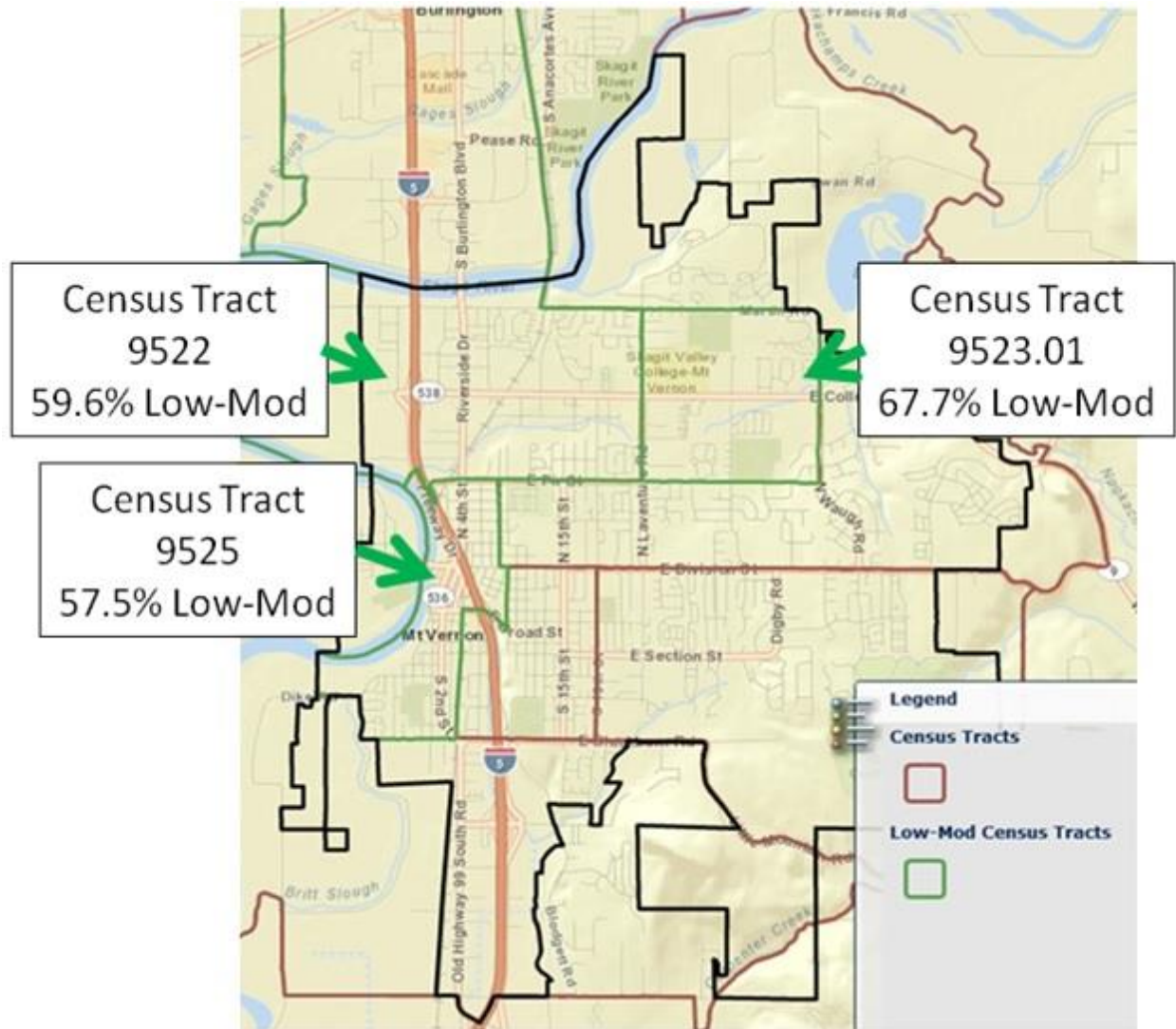
low-income housing, including Compass Health’s permanent supportive housing for people with mental illness, the Housing Authority of Skagit County’s President Apartments, and Friendship House’s homeless shelters.

Are there other strategic opportunities in any of these areas?

The Downtown Mount Vernon redevelopment master plan presents many strategic opportunities that are outlined in the master plan document and in the recently completed report, *“City by the River: Redevelopment Tools for Downtown Mount Vernon.”* This report was prepared for the City through a *OneCPD* technical assistance contract from HUD Region X. It summarizes the technical assistance team’s findings and suggests an array of strategies and tools that will help the City achieve its Downtown redevelopment goals.

The areas in the northern part of the city also offer strategic opportunities to increase the supply of high-quality farmworker housing, as demonstrated recently by Catholic Housing Services.

Partnerships with Skagit Valley College offer strategic opportunities for workforce development programs and for jail and prison re-entry programs that result in reduced recidivism and improved housing stability for ex-offenders.



MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

According to the Federal Communications Commission data, the top 10 fixed broadband providers serving Skagit County are Hughes Network Systems, Space Exploration Technologies, Viasat Inc., Northwest Fiber, T-Mobile, Declarations Network Group, Comcast Corporation, Radiate Holdings, Sound Internet Service and Verizon Communications.

The Federal Communications Commission data revealed that there is 100% broadband coverage available in Mt. Vernon through fixed and mobile broadband services. While the services are available, it is important to point out that access to broadband services may still be challenging for low- and moderate-income households in the community due to cost. To ensure increased access. The City should consider having free wi-fi and other resources available at City facilities and community sites. The City should also encourage the provision of access to broadband for affordable housing developments.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

Competition of service providers allows for increased options for consumers and reduction in costs in many cases. The Federal Commission data shows there are 10 different broadband service providers serving Skagit County, this also includes the City of Mt. Vernon. Broadband service fixed and mobile is still needed in the rural portions of the County. (insert map and graph)

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

The City of Mt. Vernon is especially susceptible to flooding events due to its location within Flood zones. Significant redevelopment has occurred in Downtown Mt. Vernon to shore up buildings and other resources located downtown. The City must remain vigilant to continue addressing flood and other natural hazard risks. Low- and moderate-income households, especially vulnerable groups, such as the elderly and disabled need specialized services and care. These populations may encounter challenges associated with mobility, transportation, health care, as well as challenges with stocking up and preparing for various storms and severe weather events. The City may need to consider increasing coordination with the County and other regional partners to provide necessary emergency shelter or medical facilities in a flood or storm event.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

The City must remain vigilant to continue addressing flood and other natural hazard risks. Low- and moderate-income households, especially vulnerable groups, such as the elderly and disabled need specialized services and care. These populations may encounter challenges associated with mobility, transportation, health care, as well as challenges with stocking up and preparing for various storms and severe weather events. The City may need to consider increasing coordination with the County and other regional partners to provide necessary emergency shelter or medical facilities in a flood or storm event.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The City of Mount Vernon's Strategic Plan outlines the housing and community development goals and strategies to meet the priority needs with available resources. This Strategic Plan covers the period from July 1, 2023, through June 30, 2028.

The City anticipates receiving an annual Community Development Block Grant (CDBG) through HUD during this five-year period.

This Strategic Plan is written to meet the requirements of HUD that provides most of the financial resources to implement the plan. The plan is also designed to align with other, local strategic priorities as set out in the Skagit County 10-Year Plan to End Homelessness, and county-wide plans to increase the supply of affordable housing (based on the Skagit County Affordable Housing Advisory Committee's 2013 recommendations) and increase the supply of farmworker housing as described in the Skagit Valley Farmworker Housing Trust Advisory Council's 2010 – 2015 Strategic Plan.

This Strategic Plan builds upon the City's prior community development efforts focused on protecting the low-income downtown neighborhood from the threat of Skagit River flooding. Flood protection improves the suitability of the downtown area for housing and employment opportunities.

HUD Goals

HUD funding sources must primarily benefit low- and moderate-income persons in accordance with three HUD goals:

Provide Decent Housing – assisting homeless persons obtain affordable housing; assisting persons at risk of becoming homeless; retaining the affordable housing stock; increasing the availability of affordable permanent housing, particularly to members of disadvantaged minorities; increasing the supply of supportive housing; and providing affordable housing that is accessible to job opportunities.

Provide a Suitable Living Environment – improving the safety and livability of neighborhoods; eliminating blighting influences and the deterioration of property and facilities; increasing access to quality public and private facilities and services; reducing the isolation of income groups within areas through spatial deconcentrating of housing opportunities for lower income persons and the revitalization of deteriorating neighborhoods; restoring and preserving properties of special historic, architectural, or aesthetic value; and conserving energy resources and use of renewable energy resources.

Expand Economic Opportunities – job creation and retention; establishment, stabilization and expansion of small businesses (including micro-businesses); the provision of public services concerned with employment; the provision of jobs to low-income persons living in areas affected by those programs and activities, or jobs resulting from carrying out activities under programs covered by the plan; availability of mortgage financing for low-income persons at reasonable rates using non-discriminatory lending practices; access to capital and credit for development activities that promote the long-term economic and social viability of the community; and empowerment and self-sufficiency for low-income persons to reduce generational poverty in federally assisted housing and public housing.

SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

Geographic Area

Table 12 - Geographic Priority Areas

1	Area Name:	City of Mount Vernon
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revitalization Type:	Comprehensive
	Other Revitalization Description:	
	Identify the neighborhood boundaries for this target area.	City limits.
	Include specific housing and commercial characteristics of this target area.	See needs assessment and housing market analysis sections.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Extent of eligible geographic area for the City's CDBG grant activities.
	Identify the needs in this target area.	City's needs are identified in the Needs Assessment section.
	What are the opportunities for improvement in this target area?	See Strategic Plan Goals.
	Are there barriers to improvement in this target area?	See barriers section.
2	Area Name:	DOWNTOWN MOUNT VERNON
	Area Type:	Strategy area
	Other Target Area Description:	
	HUD Approval Date:	7/25/2005
	% of Low/ Mod:	
	Revitalization Type:	Comprehensive
	Other Revitalization Description:	

	Identify the neighborhood boundaries for this target area.	Bounded on the west by the Skagit River, the south by West Blackburn Road, the north by West Fir Street, and the east by North 8th Street (northern part of the tract), South 9th Street (central part of the tract), and South 4th Street (southern).
	Include specific housing and commercial characteristics of this target area.	Downtown is a focal point for commerce, employment, recreation, and has great potential to draw more visitors due to Skagit River waterfront and plans for redevelopment. This neighborhood is also home to several special needs and low-income housing.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Downtown has always been a priority area for community and economic development. This was reinforced during multiple consultations with stakeholders throughout the planning process.
	Identify the needs in this target area.	This area has a high concentration of LMI households and the highest concentration of persons over 5 years old who do not speak English at all (15%, compared to only 7% for the City as a whole).
	What are the opportunities for improvement in this target area?	The Downtown Mount Vernon redevelopment master plan presents many strategic opportunities that are outlined in the master plan document and in the recently completed report, "Mount Vernon Downtown Redevelopment Strategies." and the 2013 report, "City by the River: Redevelopment Tools for Downtown Mount Vernon."
	Are there barriers to improvement in this target area?	The primary barrier is the flood hazard, which has now been resolved upon completion of the floodwall project.
3	Area Name:	Census Tract 9522
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	

	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
4	Area Name:	Census Tract 9523
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revitalization Type:	Comprehensive
	Other Revitalization Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

HUD encourages the City to identify designated areas where targeted revitalization efforts are carried out through multiple activities in a concentrated and coordinated manner. Geographic priorities in the city include:

Neighborhood Diversity -- 40% of Mount Vernon's housing stock is renter-occupied, but several neighborhoods have a much higher (or lower) percentage of rental housing. Some neighborhoods have disproportionate racial and ethnic populations as well.

Areas with Mobility Access -- People living within Mount Vernon are more likely to walk, take public transportation or bike to work than those that live outside the city. Public transportation serves the high-density residential areas of the city; employment areas are also served, but non-retail employment areas are served on a less-frequent basis.

SP-25 Priority Needs - 91.415, 91.215(a)(2)

Priority Needs

Table 13 – Priority Needs Summary

1	Priority Need Name	Homelessness
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	City of Mount Vernon
	Associated Goals	Increase supply of affordable rental housing
	Description	The Washington State Legislature required all Counties to develop a ten-year plan to reduce homelessness by 50%. Skagit County's plan was last updated in 2012. The City adopts, by reference, Skagit County's Homeless Plan, including its goals and strategies.
	Basis for Relative Priority	People who are homeless are among the most vulnerable of the City's LMI population. Reducing the number of people who are experiencing homelessness is an urgent priority.
2	Priority Need Name	Increase affordable housing supply
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence
	Geographic Areas Affected	City of Mount Vernon
	Associated Goals	Increase supply affordable owner-occupied housing Increase supply of affordable rental housing
	Description	The cost of rental and homeowner housing is beyond the reach of many Mount Vernon households who are homeless or who are struggling with a severe housing cost burden, putting their future tenancy at risk. The City of Mount Vernon participated in 2013 in the Skagit County Affordable Housing Advisory Committee process that generated a set of strategies to increase the supply of affordable housing. The City's CDBG program is part of that larger strategy as it relates to housing within the City of Mount Vernon.
	Basis for Relative Priority	As shown in the Needs Assessment sections, housing affordability is a major problem for many City residents who have a severe housing cost burden. Also, very few units of housing affordable to LMI households have been developed in recent years, making the problem even worse.
3	Priority Need Name	Public facilities to support revitalization
	Priority Level	High
	Population	Extremely Low Low Moderate

	Geographic Areas Affected	DOWNTOWN MOUNT VERNON
	Associated Goals	Support public facilities for revitalization
	Description	The opportunities for Downtown Mount Vernon revitalization are many and they promise to increase safety and create economic development opportunities that will increase employment and housing for LMI area residents. Some of the revitalization activities will require upgrades to, or new infrastructure (e.g. pedestrian mobility improvements, utilities, flood hazard mitigation facilities, etc.).
	Basis for Relative Priority	The primary public facility project for which CDBG funding will be invested is the flood hazard control project in Downtown Mount Vernon, where there is significant risk to health and safety of a neighborhood with a high proportion of LMI residents.
4	Priority Need Name	Preservation
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	DOWNTOWN MOUNT VERNON City of Mount Vernon
	Associated Goals	Maintain affordable housing stock
	Description	Preservation strategies are needed to maintain the stock of existing affordable housing resources.
	Basis for Relative Priority	Because there has been very little new investment in multi-family housing that is affordable to LMI households, the need is even greater to invest CDBG funds in the preservation of those affordable units that already exist, but that also need significant rehabilitation to sustain their use over time.
5	Priority Need Name	Assist special needs populations
	Priority Level	High

	Population	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	City of Mount Vernon
	Associated Goals	Supportive efforts to reduce poverty
	Description	Public services are needed to help individuals and families with special needs obtain help with basic needs, food, housing, employment, health, and other important services.
	Basis for Relative Priority	Many individuals and families in Mount Vernon need help accessing basic needs, which are often emergency needs when people are seeking assistance.
6	Priority Need Name	Administration and planning
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	City of Mount Vernon
	Associated Goals	Administration and planning

	Description	Implementation of this consolidated plan requires certain administrative and planning activities including the development of the plan, environmental review of projects, subrecipient monitoring, development of fair housing information, and other activities required by law.
	Basis for Relative Priority	CDBG is an administratively intense grant program. The City considers it a high priority to ensure regulatory compliance and to deliver CDBG-funded projects in a cost-effective manner.

Narrative (Optional)

The level of need in a community is always greater than the limited CDBG resources available to help meet those needs. In earlier sections of this Consolidated Plan, information has been presented that helps compare the types and levels of need within our community to support setting priorities, goals and strategies.

The City uses these priorities and goals to form the basis for determining what types of housing and community development programs the City will fund with CDBG over the next five years. The City has identified the following general priorities (not in order) amongst different activities and needs.

Priority 1. Homelessness

The Washington State Legislature required all Counties to develop a ten-year plan to reduce homelessness by 50%. Skagit County's plan was updated in 2012. The City adopts, by reference, Skagit County's Homeless Plan, including its goals and strategies.

Priority 2. Increase affordable housing supply

The cost of rental and homeowner housing is beyond the reach of many Mount Vernon households who are homeless or who are struggling with a severe housing cost burden, putting their future tenancy at risk. The City of Mount Vernon participated in 2013 in the Skagit County Affordable Housing Advisory Committee process that generated a set of strategies to increase the supply of affordable housing. The City's CDBG program is part of that larger strategy as it relates to housing within the City of Mount Vernon.

Priority 3. Public facilities to support revitalization

The opportunities for Downtown Mount Vernon revitalization are many and they promise to increase safety and create economic development opportunities that will increase employment and housing for LMI area residents. Some of the revitalization activities will require upgrades to, or new infrastructure (e.g. pedestrian mobility improvements, utilities, flood hazard mitigation facilities, etc.).

Priority 4. Preservation

Preservation strategies are needed to maintain the stock of existing affordable housing resources.

Priority 5. Assist special needs populations

Public services are needed to help individuals and families with special needs obtain help with basic needs, food, housing, employment, health, and other important services.

Priority 6. Administration and planning

Implementation of this consolidated plan requires certain administrative and planning activities including the development of the plan, environmental review of projects, subrecipient monitoring, development of fair housing information, and other activities required by law.

SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

Introduction

The City anticipates annual CDBG grant funds of approximately \$400,488 per year. Approximately \$100,000 of each year's CDBG grant will be used to repay the Section 108 loan principal, plus additional payment for accrued interest. In the event that appropriations are greater or less than anticipated, the following activities are proposed as contingencies: Public Facilities, Homeownership Assistance, Housing Rehabilitation. The City will publish notices and solicit comments for substantial amendments that equal 10% or more of the annual CDBG grant amount.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$332,365	0	0	332,365	1,329,460	Funds used for acquisition, admin/planning, economic dev., housing, public facilities, public services

Table 14 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Federal funds the City receives through the Community Development Block Grant (CDBG) are used to leverage other federal, state, local and private resources to meet housing and community development needs. While matching funds are not currently required for the City's CDBG program, the City anticipates that most major projects will be funded primarily through non-CDBG resources. For example, new multi-family housing will be funded primarily through low-income housing tax credit program and the WA State Housing Trust Fund, with relatively small local investment of CDBG dollars. The City owns land that will be used to complete the flood hazard control project in the Downtown neighborhood, and most of the \$30,000,000 floodwall project has come from non-CDBG sources.

If appropriate, describe publically owned land or property located within the state that may be used to address the needs identified in the plan

Not applicable

Discussion

SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Mount Vernon	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
Community Action of Skagit County	Non-profit organizations	Homelessness Non-homeless special needs Planning public facilities public services	Region
Housing Authority of Skagit County	PHA	Homelessness Ownership Planning Public Housing Rental	
SKAGIT COUNTY	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental public facilities public services	

Table 15 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The institutional delivery system for housing and community development needs is very strong. Partner agencies have a strong track record in providing excellent services that are well coordinated. Gaps are less related to the delivery system than to resources to meet the needs in the community.

As more resources become available for LMI affordable housing development, the agencies that provide housing and services will likely face the “bottleneck” problem of too many projects seeking too few suitable sites. This problem of suitable site scarcity will affect Mount Vernon and all urbanizing areas in the County.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X	X	
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	
Other			
	X	X	

Table 16 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The Housing Resource Center, a program of Community Action of Skagit County, operates a centralized and coordinated entry homeless housing service center that serves the homeless population in the City of Mount Vernon. This Center serves as a hub for all homeless housing related activity in the community, including intake and assessment of all homeless households, the coordination of homeless housing service providers. The Center also maintains the local homeless management information system (HMIS) by operating a single-point of entry.

Counseling and advocacy—People who are homeless or at risk of becoming homeless enter the housing system and are assigned case management from an array of partnering, non-profit housing and shelter agencies. Housing counseling and advocacy become a significant part of the case management support provided. More general counseling and advocacy services are also available to low-income people at the Housing Resource Center of Community Action of Skagit County which offers information and referral services to help people seeking a variety of services in addition to housing services.

Legal Assistance—If legal issues are barriers to obtaining or sustaining housing, then case management support addresses these as part of each assisted household's case plan. Additionally, case managers refer legal assistance to Community Action of Skagit County's Volunteer Lawyer Program, which is staffed by a panel of local attorneys who volunteer their time to provide free or low-cost civil legal help. *Interpreter services are available. Northwest Justice Project (NJP)*, Washington's publicly funded legal aid program, has an office in Bellingham. NJP is a not-for-profit statewide law firm that provides free civil legal assistance and representation to low-income people and communities throughout Washington. They are called upon to provide advocacy and support for homeless people and service providers.

Rental assistance—The Housing Resource Center (HRC) administers rental subsidies (using a variety of federal, state and local grants) to homeless and at-risk households and matches the subsidy with case management support provided by one of several partnering, nonprofit housing agencies, including Community Action's housing staff. Families with children, youth, and veteran households are among the populations that are supported by rental subsidies and case management. Additionally, the HRC administers Supportive Housing Program (SHP) subsidies to people who are chronically homeless. HRC also operates the Supportive Services for Veteran Families program that offers temporary financial assistance and case management to homeless and at-risk veteran households.

The Housing Authority of Skagit County subsidizes low-income households through the Housing Choice Voucher programs. The Housing Authority also administers HUD-VASH vouchers for eligible, chronically homeless veterans, identified by the HRC.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Strengths Service Delivery:

- Centralized, coordination of providers and their services
- Strong collaborative partnerships across systems of care through the local homeless coalition (COC), Shelter Provider's Network, and other collaboratives
- Increasing capacity to manage and report comprehensive data (especially HMIS), including outcomes data that attract and leverage funds.
- Many services readily available at a single location through Community Action's Community Resource, and Housing Resource Centers
- Affordable and comprehensive primary health care and wrap-around services
- Continuum of care and care coordination (primary care, hospital, supportive services organizations)
- Strong client support/advocacy organization

Gaps of Service Delivery:

- Lack of subsidized and affordable housing units, rental subsidy, case management support, especially for extremely low-income families, seniors, and people with behavioral health and physical disabilities.
- There is an acute need for more project-based, harm reduction housing for people who are chronically homeless.
- As is the case nationally, strategies to end youth homelessness are challenging. There is a need to define youth subpopulations more clearly for h specific, evidence-based, or promising practices will be effective housing retention strategies.
- A small, but significant proportion of the veteran households are not eligible for veteran-specific services due to discharge status.
- It is hard to identify homeless and at-risk youth.
- Additional outreach is needed for people who are chronically homeless.
- Better coordination between health care systems and housing is needed to respond more quickly to people who are homeless and medically fragile, or who are frequent users of emergency health services. The implementation of new Affordable Care Act provisions may present opportunities to improve care coordination.
- There is a severe shortage of adult dental services for people who are uninsured, poor, and/or homeless.
- Employment services should be more closely integrated with housing assistance.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

- Develop a new source of local revenue dedicated to filling the housing gaps identified above. This will be used to leverage new state, federal and private sector investment in low-income housing.
- Improve coordination of services between healthcare, behavioral health, and housing systems, starting at State level, and including the development of a local accountable care organization (ACO).
- Develop an approach to better identifying and serving the homeless and at-risk youth population, to include youth outreach workers.
- Create more affordable housing units, including set asides for permanent supportive housing units that are operated with housing-first or harm reduction principles.
- Continue to improve and refine data HMIS data management and reporting capabilities to monitor progress toward becoming a high performing community as defined by HUD's HEARTH Act regulations.
- Expand nutrition services for those living with HIV.
- Build a peer support program/network for those living with HIV to provide mentoring opportunities for employment readiness, system navigation, etc.

SP-45 Goals - 91.415, 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Support public facilities for revitalization	2023	2027	Non-Housing Community Development	DOWNTOWN MOUNT VERNON	Public facilities to support revitalization	CDBG: \$831,185	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 10,000 Persons Assisted
2	Supportive efforts to reduce poverty	2023	2027	Non-Homeless Special Needs	City of Mount Vernon	Assist special needs populations	CDBG: \$249,275	Public service activities other than Low/Moderate Income Housing Benefit: 5,000 Persons Assisted
3	Maintain affordable housing stock	2023	2027	Affordable Housing	DOWNTOWN MOUNT VERNON City of Mount Vernon Census Tract 9523 Census Tract 9522	Preservation	CDBG: \$50,000	Rental units rehabilitated: 5 Household Housing Units
4	Increase supply affordable owner-occupied housing	2023	2027	Affordable Housing	City of Mount Vernon	Increase affordable housing supply	CDBG: \$200,000	Direct Financial Assistance to Homebuyers: 10 Households Assisted
5	Administration and planning	2023	2027	Administration and Planning	City of Mount Vernon	Administration and planning	CDBG: \$332,365	Other: 0 Other

Table 17 – Goals Summary

Goal Descriptions

2	Goal Name	Support public facilities for revitalization
	Goal Description	Invest CDBG funds in public facility projects to revitalize Downtown Mount Vernon, including flood hazard mitigation, pedestrian and utility improvements, and other public facilities that will enhance the living environment of the neighborhood and attract the kinds of development envisioned by the Downtown redevelopment master plan. Funds may also be used to improve or acquire property for public facilities that benefit low- and moderate-income persons.
3	Goal Name	Supportive efforts to reduce poverty
	Goal Description	Public services for people who have low-income and are not currently experiencing homelessness
4	Goal Name	Maintain affordable housing stock
	Goal Description	Support projects that rehabilitate low-income housing.
5	Goal Name	Increase supply affordable owner-occupied housing
	Goal Description	Support projects and programs that develop or convert housing for LMI homebuyers, including programs that ensure long-term affordability, such as community land trusts.
6	Goal Name	Administration and planning
	Goal Description	Administration and planning activities.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

A total of affordable housing units are estimated for the five-year period of this Strategic Plan. The housing would be provided to the following income targets:

- Extremely low-income (units)
- Very Low-income (units)
- Low-income (units)

During the FY 2023-2027 period, The City of Mt. Vernon anticipates assisting approximately ten (10) low-income homeowners by supporting housing soft costs or providing direct financing assistance for homeownership . In addition, it is estimated that approximately five (5) affordable rental units will be preserved or constructed. All assisted households will have incomes at or below 80% of the area median. The City has traditionally partnered with affordable housing non-profits with a direct mission to serve low-income households. This is often achieved through specialized financing or self-help construction models, combined with special financing. The strategy is available in the Mt. Vernon Consolidated Plan and Action plan, should an eligible project become available.

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The City will continue to implement federal and state rules regarding lead-based paint hazards. All renovation or rehabilitation work for structures built before 1978 will include the required evaluations and/or risk assessments to determine the extent of the lead-based paint hazard. Known, or suspected hazards, will be controlled or abated as required by federal and state regulations.

How are the actions listed above integrated into housing policies and procedures?

Washington State implemented the Renovation Repair and Repainting rule on March 16, 2011, regarding lead-based paint. For more information, go to <http://apps.leg.wa.gov/WAC/default.aspx?cite=365-230&full=true>. These state rules, in addition to the CDBG and HOME program rules, ensure that the actions the city takes regarding lead-based paint hazards are integrated into the city's housing policies and procedures.

SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

Poverty is a function of income, which is related to education, job training and employment. Annually the City provides CDBG funds to public service agencies to assist households below the poverty level with services. Major economic development programs in support of business development and job creation are being undertaken, including efforts to revitalize the Downtown neighborhood. The City continues to have three major priorities for expanding the range of economic development opportunities available to low- and moderate-income residents:

- Develop new businesses and create new jobs in the target areas,
- Improve access to employment opportunities within the target areas, and
- Help residents acquire the skills required for success in today's job market.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

As with all the listed goals, programs and policies in this Plan, the City continues to coordinate with all jurisdictional, regional and statewide organizations and agencies through a regular communication process.

Expanding and preserving affordable housing opportunities will reduce the housing cost burden of households living in poverty. Therefore, a portion of the disposable income may be used to pursue other educational or career goals, as well as for other daily necessities.

SP-80 Monitoring - 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The City's CDBG program is audited by HUD and the State under the Single Audit Act on an as-needed basis based on risk assessments. This audit verifies that the City meets all statutory requirements and that information reported is correct and complete.

The City's Project Development Manager or designee is responsible for monitoring CDBG program sub-recipients. The City staff monitors sub-recipients as needed to ensure all regulatory requirements are met and that the information reported is complete and accurate. The City has adopted subrecipient monitoring standards and procedures as described in Managing CDBG: A Guidebook for Grantees on Subrecipient Oversight.

Sub-recipients are also monitored semi-annually from written reports submitted by the sub-recipient to the City. Monitoring of the CDBG program is consistent with program regulations. Monitoring consists of both desk and on-site reviews.

The City also conducts monitoring of its CDBG activities. CDBG monitoring depends on the activity. Construction or acquisition projects will be monitored as they progress to ensure compliance with specific federal requirements, including Davis-Bacon, Section 3, NEPA, and Uniform Relocation and Acquisition requirements.

Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

The City anticipates annual CDBG grant funds of approximately \$332,365 per year. Approximately \$105,000 of each year's CDBG grant will be used to repay the Section 108 loan principal, plus additional payment for accrued interest. If appropriations are greater or less than anticipated, the following activities are proposed as contingencies: Public Facilities, Homeownership Assistance, Housing Rehabilitation. The City will publish notices and solicit comments for substantial amendments that equal 20% or more of the annual CDBG grant amount.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	332,365	0	0	332,365	1,329,460	Funds used for acquisition, admin/planning, economic dev., housing, public facilities, public services

Table 18 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Federal funds the City receives through the Community Development Block Grant (CDBG) are used to leverage other federal, state, local and private resources to meet housing and community development needs. While matching funds are not currently required for the City's CDBG program, the City anticipates that most major projects will be funded primarily through non-CDBG resources. For example, new multi-family housing was funded primarily through low-income housing tax credit program and the WA State Housing Trust Fund, with a small local investment of CDBG dollars. The City owns land that can be used to complete the flood hazard control project in the Downtown neighborhood, and most of the \$30,000,000 floodwall project has come from non-CDBG sources. During the FY 2023-2027 planning period, the City of Mt. Vernon plans to repay a Section 108 loan that was used to make improvements at the Mt. Vernon Library this is a continuation of the revitalization efforts in the City.

In addition, the City of Mt. Vernon partners with non-profit partners to provide CDBG public services. The non-profits are recipients of funding from State, Local, Federal, and private foundations. The CDBG program is not required to match funds but does encourage leveraging other resources. Partnerships with these agencies helps leverage other grants to benefit low- and moderate-income persons throughout Skagit County.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Not applicable. The City of Mt. Vernon does not anticipate using any City owned property for this purpose during FY 2023-2027.

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Support public facilities for revitalization	2015	2017	Non-Housing Community Development	DOWNTOWN MOUNT VERNON	Public facilities to support revitalization	CDBG: \$105,000 CDBG: \$36,970 CDBG: \$70,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 3000 Persons Assisted
2	Supportive efforts to reduce poverty	2018	2022	Non-Homeless Special Needs	City of Mount Vernon	Assist special needs populations	CDBG: \$49,855	Public service activities for Low/Moderate Income Housing Benefit: 2,000 Households Assisted
3	Maintain affordable housing stock	2015	2016	Affordable Housing	City of Mount Vernon	Increase affordable housing supply	CDBG: \$0.00	Rental units rehabilitated: 0 Household Housing Unit
4	Increase supply affordable owner-occupied housing	2015	2017	Affordable Housing	City of Mount Vernon	Increase affordable housing supply	CDBG: \$0.00	Direct Financial Assistance to Homebuyers: 4 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Administration and planning	2015	2017	Administration and Planning	City of Mount Vernon	Administration and planning	CDBG: \$66,473	Other: 0 Other

Table 19 – Goals Summary

Goal Descriptions

1	Goal Name	Support public facilities for revitalization
	Goal Description	<p>Pay the annual payments on the City's Section 108 Loan used to finish the flood hazard mitigation project as a necessary component of the Downtown revitalization strategy.</p> <p>Funds will also be used to support the acquisition of one public facility for the homeless and improvement of two (2) public facilities for the benefit of low- and moderate-income people in Mt. Vernon</p>
2	Goal Name	Supportive efforts to reduce poverty
	Goal Description	Public services for people who have low-income and are not currently experiencing homelessness
3	Goal Name	Maintain affordable housing stock
	Goal Description	Rehabilitation of low-income rental housing and special needs housing.
4	Goal Name	Increase supply affordable owner-occupied housing
	Goal Description	Direct homebuyer assistance through Home Trust of Skagit's low-income homebuyer program.

5	Goal Name	Administration and planning
	Goal Description	Planning and administration to implement the Consolidated Plan and comply with applicable regulations.

AP-35 Projects - 91.420, 91.220(d)

Introduction

- Public services - 15% of CDBG grant
- Public facilities - 65%
- Administration - 20%

#	Project Name
1	Public Facility: Library Commons Improvements
2	Public Services: CASC Basic Needs Services for People Experiencing Homelessness
3	Public Facility Improvement : Gleaners Facility Improvements
4	Public Facility : Friendship House – Property Acquisition
5	Public Facility : Community Action – Facility Improvements
6	Administration and Planning
7	Alternate Projects- Affordable Housing

Table 20 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

Allocation priorities are based on the needs and market analysis identified in the Consolidated Plan, along with requests from housing and nonprofit agencies for funding assistance.

The 2023 Action Plan includes funding to address public facility improvements in Downtown Mount Vernon as part of the City's Downtown revitalization strategy. Approximately 32% of the 2023 CDBG allocation will be used to make one annual payment (including interest) on the City's Section 108 Loan (the total loan amount was \$1,000,000) that was used to fund the Mt. Vernon Library Commons improvement project. This is a continuation of the revitalization efforts occurring in the City

In addition to the loan repayment, \$ 106,970 will be used for several public facility improvements including acquisition of a property for a public facility that will benefit persons experiencing homelessness (Friendship House) . CDBG funds will also be used to improve two additional facilities (Skagit Community Action and Gleaners) that will benefit low- and moderate-income people in Mt. Vernon.

The public (human) service funding was based on priorities set forth in previous years. The City's allowable allocation is, by law, only 15% of the grant funds, amounting to \$49, 855, supports Community Action of Skagit County's Housing Resource Center.

The housing preservation and goal is a contingency, alternate project that may receive funding in future Annual Action Plans, but not in 2023.

The City will address any obstacles to underserved needs as follows:

- The City will work with other funding agencies, including Skagit County, United Way, and private foundations, to coordinate funding to meet the needs of the community more effectively.
- The City will seek opportunities to increase funding available for affordable housing.
- The City will work to inform lenders and households regarding Fair Housing laws, and, to encourage greater participation by minorities and ethnic groups disproportionately represented in homeownership. The City will also update its Analysis of Impediments to Fair Housing Choice.

AP-38 Project Summary

Project Summary Information

1	Project Name	Public Facility: Library Commons Improvements
	Target Area	Downtown Mt. Vernon
	Goals Supported	Support Public Facilities for Revitalization
	Needs Addressed	Public Facilities for Revitalization
	Funding	CDBG: \$105,000
	Description	Support Completion of Mt. Vernon Library Commons – Repayment of 108 Loan and Interest
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Repayment of 108 Loan and Interest
2	Project Name	Public Services ASC Basic Needs Services for People Experiencing Homelessness
	Target Area	City of Mount Vernon
	Goals Supported	Supportive efforts to reduce poverty
	Needs Addressed	Homelessness Assist special needs populations
	Funding	CDBG: \$49,855
	Description	Community Action program for low-income Mount Vernon residents.

	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Community Action program for low-income Mount Vernon residents.
3	Project Name	Public Facility : Gleaners Public Facility Improvements
	Target Area	City of Mount Vernon
	Goals Supported	Public Facilities for Revitalization
	Needs Addressed	Public Facilities for Revitalization
	Funding	CDBG: \$36,970
	Description	Funds will be used to improve a public facility benefiting low- and moderate-income persons in Mt. Vernon
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Improvements to Public Facility
4	Project Name	Public Facility : Friendship House – Property Acquisition
	Target Area	City of Mount Vernon
	Goals Supported	Public Facilities for Revitalization

	Needs Addressed	Public Facilities for Revitalization Homelessness
	Funding	CDBG: \$50,000
	Description	Funds will be used to acquire a property that will be used as a public facility for persons experiencing homelessness
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Funds will be used for property acquisition costs
5	Project Name	Public Facility : Community Action Public Facility Improvements
	Target Area	City of Mt. Vernon
	Goals Supported	Public Facilities for Revitalization
	Needs Addressed	Public Facilities for Revitalization
	Funding	CDBG : \$20,000
	Description	Funds will be used to make improvements to a public facility for the benefit of low- and moderate-income persons
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	

	Planned Activities	Funds will be used to make improvement to a public facility for the benefit of low- and moderate-income persons
6	Project Name	Administration and Planning
	Target Area	City of Mt. Vernon
	Goals Supported	Administration and Planning
	Needs Addressed	Administration and Planning
	Funding	CDBG:\$ 66,473
	Description	Funds will be used for Planning and Administrative costs for the CDBG program
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Grantee Planning and Administrative tasks
7	Project Name	Alternate Projects – Affordable Housing
	Target Area	DOWNTOWN MOUNT VERNON City of Mount Vernon Census Tract 9523 Census Tract 9522
	Goals Supported	Maintain Housing Stock
	Needs Addressed	Affordable Housing Increase supply affordable owner-occupied housing
	Funding	CDBG:

	Description	Alternate Projects to address affordable housing needs- to be used as alternate in the event of a project cancellation or completion of project below budget.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	CDBG funds may be used to support the development or rehab of affordable housing for homeownership or rent. Funds may be used to provide direct financial assistance or to cover project soft costs.

AP-50 Geographic Distribution - 91.420, 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

Thirty-two 32 % of 2023 CDBG funds was directed to public facility improvements in Downtown Mount Vernon; 14% will be directed to housing preservation in Census Tract 9522. The remaining funds will not be used Citywide.

Geographic Distribution

Target Area	Percentage of Funds
DOWNTOWN MOUNT VERNON	32
City of Mount Vernon	68

Table 21 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The projects that have been targeted into neighborhoods reflect the priority to encourage activities to locate where they are most effective and efficient.

Discussion

Downtown Mount Vernon is the only single neighborhood target area. Census Tract 9522 has a high proportion of LMI residents. There are a wide variety of other needs and priorities throughout the City.

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

Because the City of Mount Vernon's annual CDBG grant is relatively small, it is difficult to use CDBG for many other purposes than those already identified. However, the City does intend to invest other resources and effort toward the following actions:

Actions planned to address obstacles to meeting underserved needs

The City will conduct outreach to various community sectors to inform lenders, property managers, and the public about Fair Housing laws; the City recently updated its Analysis of Impediments to Fair Housing Choice and will be developing an action plan for fair housing activities based on that analysis.

Actions planned to foster and maintain affordable housing

The City will work in partnership with the Housing Authority of Skagit County to secure the resources necessary to provide affordable housing in Mt. Vernon. The City has alternate projects in its 2023-2027 Consolidated Plan and Action Plan to provide affordable housing for rent or homeownership.

Actions planned to reduce lead-based paint hazards

All housing rehabilitation efforts on homes that were built before 1978 will include lead-based paint hazard evaluations. All hazards will be addressed, either through abatement or interim controls to minimize the hazards.

Actions planned to reduce the number of poverty-level families

Poverty is a function of income, which is related to education, job training and employment. Annually the City provides CDBG funds to public service agencies to assist households below the poverty level with services. Major economic development programs in support of business development and job creation are being undertaken, including efforts to revitalize the Downtown neighborhood. The City continues to have three major priorities for expanding the range of economic development opportunities available to low- and moderate-income residents:

- Develop new businesses and create new jobs in the target areas,
- Improve access to employment opportunities within the target areas, and
- Help residents acquire the skills required for success in today's job market.

Actions planned to develop institutional structure

The City will partner with adjacent and regional jurisdictions to implement a new, regional HOME

Consortium. A new, regional HOME Consortium will enhance the resource base for developing more affordable housing, and for addressing institutional barriers to creating more affordable housing.

Actions planned to enhance coordination between public and private housing and social service agencies

The City will support the efforts of the Coalition to End Homelessness and participate more regularly in their multi-agency meetings. More active participation in the Coalition will improve the coordination of the City's Consolidated Plan goals and the Coalition's 10-Year Plan to End Homelessness.

Discussion

The Skagit County Affordable Housing Advisory Committee Strategy, and City by the River: Redevelopment Tools for Downtown Mount Vernon shall act as guides to maximize the impact of the City's CDBG investments and to gain access to new tools and resources that will advance the goals and priorities of this Consolidated Plan.

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

Introduction

The 2023 Action Plan continues some of the programs and one project that the City has implemented in the past, including rental housing development, homebuyer assistance, public (human) services, and flood hazard mitigation in Downtown Mount Vernon.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	75.00%

Appendix - Alternate/Local Data Sources